

Amendments to the Claims

1. (currently amended) ~~An automated banking machine apparatus~~ A method comprising:

- (a) receiving a request for ~~requesting~~ an amount of cash from a transaction system, wherein the amount of cash has a cash value, wherein the transaction system includes a network, wherein the network includes at least one ATM, wherein the at least one ATM includes at least one cash dispenser device;
- (b) receiving with the transaction system a transmitted financial customer ~~transmitting~~ account number ~~data corresponding to a customer account~~ from a portable hand-held device via wireless communication ~~to the transaction system~~, wherein the hand-held device includes programmable memory, wherein the memory includes the customer account number ~~data~~;
- (c) associating at least the cash value to the customer account number as payment for the amount of cash; and
- (d) operating the at least one ATM to dispense ~~the requested cash~~ via the at least one cash dispenser device an amount of cash corresponding to the request received in step (a).

2. (previously presented) The method according to claim 1 wherein the hand-held device comprises a phone, wherein (b) includes transmitting data via the phone.

3. (previously presented) The method according to claim 2 and further comprising

(e) prior to (a), establishing communication between the phone and the transaction system.

4. (previously presented) The method according to claim 3 wherein (e) includes dialing a phone number with the phone to establish communication between the phone and the transaction system.

5. (previously presented) The method according to claim 2 wherein (a) includes requesting an amount of cash via the phone.

6. (previously presented) The method according to claim 5 wherein (a) includes transmitting data corresponding to an ATM identifier via the phone, wherein the ATM identifier corresponds to a particular ATM.

7. (previously presented) The method according to claim 6 wherein the phone includes a camera, and further comprising

(e) capturing an image of the ATM identifier via the camera.

8. (previously presented) The method according to claim 7 wherein (a) includes transmitting data corresponding to the image to the transaction system via the phone.

9. (previously presented) The method according to claim 8 wherein (a) includes transmitting the image to the transaction payment system via the phone.

10. (previously presented) A method comprising:

(a) requesting an amount of cash from a transaction system via a phone, wherein the amount of cash has a cash value, wherein the transaction system includes a network, wherein the network includes at least one ATM, including transmitting data corresponding to a particular ATM via the phone;

(b) transmitting account data corresponding to a customer account from a portable hand-held device via wireless communication to the transaction system, wherein the hand-held device includes programmable memory, wherein the memory includes the account data, wherein the hand-held device comprises the phone, wherein the phone transmits data;

- (c) associating at least the cash value to the customer account as payment for the amount of cash;
- (d) enabling the at least one ATM to dispense the requested cash; and
- (e) determining the ability of the particular ATM to dispense the requested amount of cash.

11. (previously presented) The method according to claim 10 including performing (e) prior to (b).

12. (previously presented) The method according to claim 1 wherein the memory includes at least one of charge account data and debit account data, wherein (b) includes transmitting charge account data or debit account data.

13. (previously presented) The method according to claim 12 wherein the memory includes signature data, wherein (b) includes transmitting signature data.

14. (previously presented) The method according to claim 1 and further comprising

- (e) prior to (c), determining via the transaction system that the transmitted data is acceptable in payment for the requested amount of cash.

15. (currently amended) A method comprising:

- (a) receiving from a portable hand-held device via wireless communication, a request that a particular ATM dispense an amount of cash, wherein the request includes image data corresponding to an identifier of the particular ATM; and
- (b) responsive to authorization of the request, instructing an ATM corresponding to the identifier to dispense cash corresponding to the amount requested in step (a)
- ~~(a) requesting an amount of cash from a transaction system via a phone, wherein the amount of cash has a cash value, wherein the transaction system includes a network, wherein the network includes at least one ATM, including transmitting data corresponding to a particular ATM via the phone, wherein the particular ATM is located in a retail establishment;~~
- ~~(b) transmitting account data corresponding to a customer account from a portable hand-held device via wireless communication to the transaction system, wherein the hand-held device includes programmable memory, wherein the memory includes the account data, wherein the hand-held device comprises the phone, wherein the phone transmits data;~~

- (c) ~~associating at least the cash value to the customer account as payment for the amount of cash; and~~
- (d) ~~operating the network to instruct the particular ATM to immediately dispense the requested cash.~~

16. (currently amended) A method comprising:

- (a) receiving with a transaction system including at least one ATM, data corresponding to a customer account and a customer request for an amount of cash via a portable hand-held device, including receiving data corresponding to a particular ATM, wherein the amount of cash has a cash value;
- (b) subsequent to step (a), operating the system to make a particular cash dispense code customer-available responsive to payment association of at least the cash value to the customer account; and
- (c) subsequent to step (a), operating the system to instruct the particular ATM to dispense cash corresponding to the amount requested in step (a) responsive to receiving the code from a customer

- (a) ~~requesting an amount of cash from a transaction system via a phone, wherein the amount of cash has a cash value, wherein the transaction system includes a network, wherein the network includes at least one ATM, including transmitting data corresponding to a particular ATM via the phone;~~
- (b) ~~transmitting account data corresponding to a customer account from a portable hand-held device via wireless communication to the transaction system, wherein the hand-held device includes programmable memory, wherein the memory includes the account data, wherein the hand-held device comprises the phone, wherein the phone transmits data;~~
- (c) ~~associating at least the cash value to the customer account as payment for the amount of cash; and~~
- (d) ~~operating the network to instruct the particular ATM to dispense the requested cash responsive to receiving an inputted specific code from a customer.~~

17. (currently amended) The method according to claim 16 wherein step (a) includes receiving the data corresponding to a customer account via wireless communication ~~further comprising operating the transaction system to make the code available to the customer.~~

18. (currently amended) The method according to claim 17 ~~further comprising transmitting the code from the transaction system to the~~ wherein the portable hand-held device includes a phone.

19. (currently amended) The method according to claim 16 wherein the transaction system includes a network, wherein the network includes a plurality of ATMs, wherein step (c) (d) includes operating the network to instruct the particular ATM and at least one other ATM on the network to dispense ~~the requested~~ cash corresponding to the amount requested in step (a) responsive to receiving the code.

20. (previously presented) A method comprising:

- (a) establishing communication between a phone and a cash dispensing system;

wherein the phone includes a camera and programmable memory, wherein the camera is operative to capture at least one image, wherein the memory includes account data corresponding to a customer account;

wherein the system includes a network, wherein the network includes at least one ATM, wherein an ATM is located in a retail establishment;

- (b) requesting cash from the system via the phone, wherein the requested cash has a cost associated therewith;

- (c) operating the camera to capture an image of an ATM identifier uniquely corresponding to the ATM;
- (d) transmitting data corresponding to the image from the phone to the system;
- (e) transmitting the account data from the phone to the system via wireless communication;
- (f) associating the cost to the customer account as compensation for the requested cash; and
- (g) operating the network to instruct the ATM to dispense the requested cash.

21. (new) The method according to claim 18 wherein step (b) includes transmitting the code from the transaction system to the phone.

22. (new) The method according to claim 16 and further comprising:

- (d) subsequent to step (c), receiving with the particular ATM the code from a customer; and

- (e) responsive to step (d), operating the particular ATM to dispense cash corresponding to the amount requested in step (a).

23. (new) The method according to claim 15 wherein step (a) includes receiving the request with a transaction system, wherein the transaction system is associated with a network, wherein the network includes a plurality of ATMs, and further comprising:

- (c) determining with the transaction system which ATM in the network corresponds to the identifier received in step (a); and

wherein step (b) includes instructing the ATM determined in step (c) to dispense the cash corresponding to the amount requested in step (a).